

ALASKA PACIFIC BANK

	CPP Disbursement Date 02/06/2009	Cert 29849	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$174	\$171	-1.4%		
Loans	\$142	\$149	4.7%		
Construction & development	\$10	\$12	21.8%		
Closed-end 1-4 family residential	\$36	\$33	-7.8%		
Home equity	\$4	\$4	0.3%		
Credit card	\$0	\$0			
Other consumer	\$6	\$6	-3.2%		
Commercial & Industrial	\$19	\$19	-0.6%		
Commercial real estate	\$66	\$72	8.8%		
Unused commitments	\$16	\$16	0.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2	\$2	17.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$21	\$10	-49.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$154	\$151	-2.1%		
Deposits	\$148	\$147	-0.5%		
Total other borrowings	\$5	\$3	-40.0%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$20	\$20	4.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.2%	11.9%	--		
Tier 1 risk based capital ratio	15.3%	15.5%	--		
Total risk based capital ratio	16.3%	16.8%	--		
Return on equity ¹	15.6%	5.3%	--		
Return on assets ¹	1.7%	0.6%	--		
Net interest margin ¹	5.5%	4.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	314.3%	70.5%	--		
Loss provision to net charge-offs (qtr)	753.3%	25.5%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	1.7%	0.0%	0.2%	--
Closed-end 1-4 family residential	0.0%	0.1%	0.0%	0.4%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.2%	0.0%	--
Commercial & Industrial	2.1%	7.5%	0.2%	0.0%	--
Commercial real estate	0.0%	1.3%	0.3%	0.1%	--
Total loans	0.3%	1.8%	0.2%	0.2%	--